

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <b>Danelle B Guild</b>           | Social Security number or ITIN | xxx-xx-4365 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | <b>16-28100-MBK</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Danelle B Guild

4/25/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Danelle B Guild  
Debtor

Case No. 16-28100-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 25, 2022

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2022:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db        | + Danelle B Guild, 612 Main St, Sayreville, NJ 08872-1337   |
| cr        | + Anson Street, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925   |
| cr        | + U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  |
| cr        | + Wilmington Savings Fund Society, FSB, et al, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  |
| 516466571 | + MSK Physicians \$2,592.00, C/O Professional Claims Bureau, Inc, PO Box 9060, Hicksville, NY 11802-9060  |
| 516404800 | + Master Card / Juniper, PO Box 13337, Philadelphia, PA 19101-3337  |
| 516466572 | + Memorial Sloan-Kettering Cancer Center \$2,717.00, PO Box 26352, New York, NY 10087-6352  |
| 516404801 | + Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063   |
| 518147975 | + Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720  |
| 516620227 | #+ U.S. BANK NATIONAL ASSOCIATION et.al., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663  |
| 518224308 | + Wilmington Savings Fund Society, FSB, et al, c/o Statebridge Company LLC, 5680 Greenwood Plaza Dr, Greenwood Village, CO 80111, Wilmington Savings Fund Society, FSB, et c/o Statebridge Company LLC 80111-2414 |
| 518224307 | + Wilmington Savings Fund Society, FSB, et al, c/o Statebridge Company LLC, 6061 South Willow Dr Ste 300, Greenwood Village, CO 80111-5151  |

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Apr 25 2022 20:44:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Apr 25 2022 20:44:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| lm        | EDI: WFFC.COM                               | Apr 26 2022 00:43:00 | WELLS FARGO HOME MORTGAGE, 8480 Stagecoach Circle, Frederick, MD 21701   |
| 516404793 | + Email/PDF: bncnotices@becket-lee.com      | Apr 26 2022 13:17:31 | Amex, Correspondence, Po Box 981540, ElPaso, TX 79998-1540   |
| 516442971 | + Email/Text: mtgbk@shellpointmtg.com       | Apr 25 2022 20:43:00 | Anson Street LLC, c/o Shellpoint Mortgage Servicing, P.O.Box 10826, Greenville, SC 29603-0826  |
| 516404794 | + EDI: TSYS2                                | Apr 26 2022 00:43:00 | Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801   |
| 516404795 | + EDI: CAPITALONE.COM                       | Apr 26 2022 00:43:00 | Capital One, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 516625811 | + Email/Text: bncmail@w-legal.com           | Apr 25 2022 20:44:00 | CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                    |
| 516404798 | + EDI: CITICORP.COM                         | Apr 26 2022 00:43:00 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint  |

District/off: 0312-3

User: admin

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Date Rcvd: Apr 25, 2022

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|           |   |                      |   |
|-----------|---|----------------------|---|
| 516404799 | + EDI: IRS.COM  | Apr 26 2022 00:43:00 | Louis, MO 63179-0040<br>Internal Revenue Services, PO Box 7346,<br>Philadelphia, PA 19101-7346                      |
| 516404797 | EDI: JPMORGANCHASE  | Apr 26 2022 00:43:00 | Chase, Attn: Correspondence Dept, Po Box 15298,<br>Wilmington, DE 19850   |
| 516599100 | + Email/Text: bankruptcydpt@mcmcg.com                       | Apr 25 2022 20:44:00 | MIDLAND FUNDING LLC, PO Box 2011,<br>Warren, MI 48090-2011  |
| 516625532 | EDI: PRA.COM  | Apr 26 2022 00:43:00 | Portfolio Recovery Associates, LLC, c/o<br>CAPITAL ONE BANK, N.A., POB 41067,<br>Norfolk VA 23541                   |
| 516612521 | EDI: PRA.COM  | Apr 26 2022 00:43:00 | Portfolio Recovery Associates, LLC, c/o Juniper,<br>POB 41067, Norfolk VA 23541                                     |
| 516623505 | EDI: PRA.COM  | Apr 26 2022 00:43:00 | Portfolio Recovery Associates, LLC, c/o Orchard<br>Bank, POB 41067, Norfolk VA 23541                                |
| 518147975 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 25 2022 20:44:00 | Specialized Loan Servicing LLC, 6200 S Quebec<br>St, Greenwood Village, CO 80111-4720                               |
| 516404802 | + Email/Text: NJTax.BNCnoticeonly@treas.nj.gov              | Apr 25 2022 20:43:00 | State of NJ Div of Tax, PO Box 245, Trenton, NJ<br>08695-0245   |
| 516408267 | EDI: RMSC.COM   | Apr 26 2022 00:38:00 | Synchrony Bank, c/o of Recovery Management<br>Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,<br>Miami, FL 33131-1605 |
| 516404803 | + EDI: RMSC.COM   | Apr 26 2022 00:38:00 | Synchrony Bank/ JC Penneys, Po Box 965064,<br>Orlando, FL 32896-5064  |
| 516404804 | + EDI: RMSC.COM   | Apr 26 2022 00:38:00 | Synchrony Bank/Walmart, Po Box 965064,<br>Orlando, FL 32896-5064  |
| 516621134 | + Email/Text: bncmail@w-legal.com                           | Apr 25 2022 20:44:00 | TD Bank USA, N.A., C O WEINSTEIN &<br>RILEY, PS, 2001 WESTERN AVENUE, STE<br>400, SEATTLE, WA 98121-3132            |
| 516404805 | + EDI: WTRRN BANK.COM                                       | Apr 26 2022 00:43:00 | Tnb-Visa (TV) / Target, C/O Financial & Retail<br>Services, Mailstop BV PO Box 9475, Minneapolis,<br>MN 55440-9475  |
| 516404806 | + EDI: CITICORP.COM   | Apr 26 2022 00:43:00 | Visa Dept Store National Bankm/Macys, Attn:<br>Bankruptcy, Po Box 8053, Mason, OH<br>45040-8053                     |
| 516404807 | EDI: WFFC.COM   | Apr 26 2022 00:43:00 | Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,<br>Frederick, MD 21701  |

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 516404796 | *+            | Capital One, Po Box 30285, Salt Lake City, UT 84130-0285                           |
| 518147976 | *+            | Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2022 at the address(es) listed below:

| Name                          | Email Address  |
|-------------------------------|--|
| Albert Russo                  | on behalf of Trustee Albert Russo docs@russotrustee.com  |
| Albert Russo                  | docs@russotrustee.com  |
| Denise E. Carlon              | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2004-3<br>dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com   |
| Heather Lynn Anderson         | on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us  |
| Kevin Gordon McDonald         | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2004-3<br>kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Michael Frederick Dingerdisen | on behalf of Loss Mitigation WELLS FARGO HOME MORTGAGE nj.bkecf@fedphe.com   |
| Nicholas V. Rogers            | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2004-3 nj.bkecf@fedphe.com                                 |
| Robert C. Nisenson            | on behalf of Debtor Danelle B Guild r.nisenson@rcn-law.com<br>doreen@rcn-law.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com  |
| Sindi Mncina                  | on behalf of Creditor Wilmington Savings Fund Society FSB, et al smncina@raslg.com   |
| Steven P. Kelly               | on behalf of Creditor Wilmington Savings Fund Society FSB, et al skelly@sterneisenberg.com, bkecf@sterneisenberg.com   |
| Steven P. Kelly               | on behalf of Creditor Anson Street LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com   |

TOTAL: 11